benefit providers offer all kinds of useful products, services, programs, assistance, information, money & monetary equivalents, and other "things" of value. These benefits include federal, state, and local entitlements like welfare, food stamps, rent vouchers, unemployment, disability, survivor, retirement; property rehabilitation, modernization and retrofitting; government housing, grants and loans to start or grow a business; a reduced cost or free education, free or reduced cost research reports, books and materials, transportation, clothing, counseling, etc.

Companies large and small offer discounts, giveaways, free premiums, free merchandise, grants, bonuses, and awards. Additional benefits offered by any number of benefit providers include free or reduced cost legal advice and services; reduced interest-rate real estate financing; reduced or zero down payment real estate loans; educational grants, loans, and scholarships; free and reduced-cost prescriptions and medical care/treatment; social security benefits; reduced price and financing for cars and other transportation; traveling and vacationing at reduced cost or for free. In total, there are literally 1000's of public and private sources offering an amazingly wide and diverse collection of such targeted benefits.

Entities become very interested in and anxious to aquire these benefits when informed of their existence; yet, currently, information about these numerous benefits exist in an extremely fragmented manner and are spread out across a wide range of informational sources including government books and manuals; public and private sector/commercial books, tapes, CDs, videos, pamphlets, reports, etc. Libraries, bookstores, and government repositories have carried any number of such benefit information resources for some years now. Today, much of this information is even available via the Internet at various government and non-governmental web sites. Yet, as helpful as these books, materials, and web sites can be in the right hands, they all still share a number of significant drawbacks which continues to make it difficult or next to impossible for the intended recipients of these numerous benefits to obtain what is available to them for their use. These problems result in a situation where the potential usefulness of these benefits has been greatly diminished and compromised.

Problem #1 is a lack of one single source to look to for all benefits. Basically, this important information is not located all in one place. To be sure no benefits were being missed would take days and weeks of research in the library; buying and digging through numerous manuals and books (some over 1000 pages long), tapes, CDs, and courses; visiting and

researching web sites; and calling numerous government and non-governmental agencies, organizations, and companies; even calling elected government representatives and benefit program administrators. Though the rewards for such efforts are substantial, few have the time, energy, or knowledge needed to undertake such a "benefit trek." As a result, few do.

Problem #2 is best summarized by quoting the large, bold statement appearing on page three of one of the aforementioned benefit information books, "WARNING: THIS BOOK IS OUT OF DATE." This book goes on to explain how information is constantly changing in today's fast-paced world and how as soon as something is published, it is out of date. It's often six months to a year from the time a writer has finished their book until it's available for purchase by the benefit-seeking entity. While this timeline may be acceptable with fiction books, it's a major problem in the case of "benefit-information" books and materials. Benefit programs are modified or discontinued . . . available funds are used up . . . new programs are constantly being created . . . benefit provider contact information changes, etc. By their very nature, it's simply impossible for standard and common printed and audio/visual materials to keep up with such on-going changes.

Problem #3 is the great current difficulty in determining actual benefit qualification. Specific benefits are designed to fill only the needs and desires of entities meeting specified qualifications and eligibility requirements as established by the benefit providers. In the case of an individual and depending on the benefit, such factors/characteristics/data could include where that person lives (country, state, county, city, zip code, etc.); whether retired or still working; their sex; renter or owner of their residence; marital/family status; with or without children; race/nationality/ancestry/ethnic origin; citizenship status; investments currently or previously held; current or previous employer(s); potential or actual current business ownership; residency at birth and currently; active or inactive armed forces; year born; occupation; education level; income level; the presence or lack of various physical, mental, health conditions; even the personal preferences of the entity. Books and other materials require the benefit-seeking entity to try and figure out for itself whether or not it may qualify for any particular benefit. Requiring many hours of additional reading and investigation, such efforts can be difficult and frustrating.

Problem #4 is the painfully large fund and resource expenditures made by many of the benefit providers in order to locate and notify their targeted entities of the existence of one or

more benefits for which the targeted entity may be qualified for. Benefit providers have only two choices in this regard. Either they can spend little or nothing and hope for the help of the media and others to "get their message out," or they can give up 20% to 50% or more of their valuable funds and resources on advertising and marketing to try and reach their targeted entities. Both options are inherently problematic; yet both are all too common, negatively impacting both the benefit providers and their targeted entities.

One system, operated by The College Board (collegeboard.com), provides for the matching of just individual humans with educationally-related only, taken solely from a single book (*"The Scholarship Handbook"*) benefits such as grants, loans, scholarships, and internships; even further self-limited to just those from non-college sources. Due to this obviously very limited and specifically self-restricted nature, relatively few are able to benefit from such a system. In fact, governments, businesses, educational institutions, and non-profit organizations are unable to receive any benefits at all via such a system.

With the College Board system, no entities of any type—including even those relatively few able to use it for what little it's able to deliver—are able to obtain the myriad benefits available from the myriad government and non-government benefit providers in the open marketplace when using the constricted and insular College Board system.

Another system, by Baker, III (US 6,266,648) provides for the aggregation of third-party enabling organizations (i.e. credit card companies, professional associations, membership groups, etc) in order to simplify the identification of the travel and vacation related benefits offered by these organizations. Though useful, Baker's system nonetheless has at least three important and critical drawbacks.

First; because such information is neither gathered nor correlated directly to the benefits themselves, Baker is unable to identify any benefits which the system user would qualify for based on the user's demographic or geographic information; Baker requiring only that the user input user identification information to verify enabling organization association plus user's travel/vacation purchase plan/interests/preference data.

Second; Baker requires an association with one or more benefit providing enabling organizations in order to receive any benefits at all (so; no associations, no benefits); and then, one can receive only those benefits actually available from such enabling organizations (so; the

large majority of benefits unavailable through one's association/organization remain unavailable—even when ones does have one or more associations).

Third; because it's understandably needed to verify affiliation with an enabling organization, Baker absolutely requires privacy invasive actual user personal identification for the system to operate at all.

Furthermore, though a number of benefit screening programs and systems exist (i.e. ExPAN and HelpWorks), note that such programs and systems either require intrusive third party involvement of one or more people (i.e. school counselors, benefit "caseworkers," etc.) assisting/working with the benefit seeker in the benefit screening process; and/or are not available over computer networks. Such third party, non-automated human involvement and/or lack of computer network access clearly severely negatively impacts and limits the identification of and obtaining of benefits by desirous and otherwise qualified benefit seekers.

Thus, a great need exists for systems that allow entities of any type to have quick and easy, unfettered computer network access to such myriad available-to-entities benefits; instead of and/or simultaneously with College Board's non-college sourced educationally related benefits; being presented on/via the same network interface (i.e. web page, wireless screen; or other viewing or storage device; or printer)/system; and further, doing so in an automated and direct manner; that is, without the constricting and limiting involvement and "interference" of (and privacy surrendering to) benefit/benefit information "gatekeepers" (i.e. counselors, caseworkers, third party enabling organizations) operating between the benefit seekers and the benefit providers and their benefits.

In this age of often daily benefit fluctuations, it is advantageous to a potential entity to be able to have accurate, real time information concerning benefit availability. As benefits availability and their respective terms, conditions, and eligibility requirements fluctuate, the importance to the entity of being able to respond to these fluctuations on a timely basis increases.

An entity could then decide in real time whether to apply for and utilize one or more available benefits while they are still available to said entity.

Accordingly, it would be desirable to provide a system whereby government and non-government product, service, program, assistance, information, value, and other benefit providers could supply their benefits in a manner which allows qualifying entities to more

advantageously make use of such benefits. It is a further object of this invention to supply benefit providers with a marketing medium whereby entities seeking specific benefits may be made aware of modifications to benefits, discontinuances of benefits, and the availability of new benefits; all on very short notice; done automatically via a plurality of various "instant messaging/notification" devices/instrumentalities.

BRIEF SUMMARY OF THE INVENTION

The present invention is designed to provide an entity with real time benefit information, from a variety of benefit providers, in a format that is understandable and informative. The present invention is unique in that never before has there been a network system that automatically conducts a search of myriad sources of benefits and benefits information, in substantially real time; presenting the results directly and confidentially to the entity user in one organized presentation.

The present invention is a sophisticated computerized system by which gathered benefit information from a plurality of benefit providers may be electronically connected to a computer network. Value added software is provided at the network to assimilate the data collected from various and multiple benefit providers in substantially real time, to place the data in an understandable format for preferably a single presentation to the benefit-seeking entity. The entity receives the assimilated data from the various and multiple benefit providers through an electronic connection (via modems) between the entity's computer and the network. A program on the entity's computer can capture the formatted data supplied by the network and prepare it for display or analysis. In an alternate configuration the benefit providers are electronically connected to a regional host. The regional host is then electronically connected to the computer network.

The system of the present invention has many advantages over known benefit acquisition methods.

First, the present invention offers a "real time" picture of available benefits from multiple and varied benefit providers. Second, the present invention allows the display in "real time" of only those benefits for which an entity is (or appears to be) qualified to receive. Third, the present invention allows benefit providers to reduce or eliminate the often substantial costs of bringing their benefits to the attention of those entities qualified to receive them. Fourth, the

present invention offers the capability to an entity of acquiring various benefit providers' benefits information, the benefit provider contact information, and the actual benefits themselves; all in one understandable and usable format that is currently not available via other methods.

A system and method is also disclosed for allowing an entity to discover what benefits said entity would be qualified to receive if entity data contained one or more inaccurate, "phantom" data factors/characteristics, e.g., an incorrect current entity location; which could help entity to decide whether or not to relocate to a new city, state, area, country, etc.; entity's decision of whether or not to move then wisely based at least in part on the benefits available to entity at the contemplated new location.

A method according to this alternate embodiment includes: (1) creating an alias location record based on the new location entity is contemplating moving to; and (2) making available the resultant alias benefit information for entity's viewing.

A system and method is also disclosed for allowing an entity to discover what benefits an entity other than said entity is qualified to receive. An example of this would be an adult man whose mother is blind, infirm, or otherwise unable to make use of the system on her own. By allowing the son to input the needed entity data of his mother, the potentially important and valuable benefits for which the mother qualifies for can be readily obtained.

A method according to this alternative embodiment includes: (1) creating an alias set of entity data based on someone other than a given entity; and (2) making available the resultant alias benefit information for given said entity.

The use of other phantom entity data in this or similar manners will reveal additional benefit information which will also prove useful and valuable to entity.

Further aspects of the present invention will become apparent during the course of the following description and by reference to the attached drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a block diagram of a benefit information distribution system according to one embodiment of the present invention;

FIG. 2 is a block diagram of the components of a central controller used in one embodiment by the benefit information distribution system of **FIG. 1**;

FIG. 3 is a flow chart of an operation in one embodiment of the benefit information distribution system to process requests for benefit information; and

FIG. 4 is a block diagram of the components of a benefit-information/benefit acquisition and distribution system according to an implementation of one embodiment of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

Reference will now be made in detail to one embodiment and implementation of the present invention illustrated in the accompanying drawings. Wherever possible, the same reference numbers will be used throughout the drawings and the following description to refer to the same or like parts.

Standard components preferably include conventional computers; telecommunication and data communication services; and input and output devices such as telephones, computer terminals, printers, and facsimile machines. The architecture for and procedures to implement data handling among these machines, however, are not conventional, as they provide for distribution of benefit information and benefits.

According to the present invention, a computerized system is shown in FIG. 1 which permits entities to more effectively make use of a variety of available benefits from a plurality of goods, services, information, and value benefit providers.

It is to be understood that benefits are themselves products (including money and monetary equivalents, i.e., vouchers, certificates, coupons, etc), services, and programs; the difference being that "benefits," as used herein, are those particular products, services, and programs made unique and special due to their discounted rate (including to as little as zero cost) and/or value-added nature; targeted as they are to some subset of/within one or more given entity type, (i.e. people, businesses, governments, etc).

Benefits, unlike "available to any and all" products, services, and programs, have at least one demographic, geographic, or psychographic eligibility/qualification requirement (i.e.

income limit, minimum/maximum age, state resident, familial size or composition; business employee count, revenues, legal structure; city/town population, housing mix, median income, personal interest/s or activity involvement/s, etc) which absolutely and positively must be present/applicable in order for an entity to qualify for/obtain it/them.

Jobs, though considered beneficial to have by most, are not generally considered to be a product, service, or program; and in any case, because they provide neither the present invention required discounted rate nor added value, are not benefits as the term is used herein. It is to be understood therefore that the present invention is not to be confused with, and is most obviously patentably distinct from and over, any prior job/employment matching inventions, systems, or services, etc; or prior art disclosures of such.

"Entities" shall be understood to mean individuals, families, businesses, non-profits/charities, governments, and educational facilities/institutions; including any and all other agencies, groups, organizations, enterprises, etc.; and also including two or more of any of these entities acting together and in concert with one another.

"Psychographics" refers to non-geographic, non-demographic entity characteristics/data, i.e. preferences, attitudes, values, opinions, desires, needs, interests, and the like.

The invention allows entities to make advantageous use of such benefits offered by benefit providers by correlating the specific benefits offered with the demographic, geographic, and psychographic data for each entity.

FIG. 1 is a block diagram of benefit information distribution system 100 according to an implementation of the present invention. As illustrated, system 100 includes user location 105, public switched telephone network 110, and central controller 200. User location 105 includes a user input device 120, which, as illustrated, may be a computer. User location 105 also includes a user output device 150, which, as illustrated, may be a computer terminal. Those skilled in the art will recognize that user input device 120 may be any electronic input device connectable to central controller 200, such as a telephone, facsimile machine, TV with set-top box (Web TV, etc.), cell phone, PDA, or a touch-screen display or other graphical user interface (GUI) for connecting to central controller 200 via public switched telephone network 110. Similarly, user device 150 may be any type of output device such as a printer, facsimile machine, TV, cell phone, PDA, etc. Output device 150 also represents an e-mail address,

website, or the like, to which central controller **200** may send requested information. Although a single user input device and single user output device is shown in FIG. 1, it is to be understood that any number of user input devices and user output devices could be coupled to an appropriate central controller **200**. It is to be additionally understood that input device **120** and output device **150** may be one in the same device; as in the case of a computer, telephone, cell phone, PDA, etc.

Public switched telephone network **110** is a conventional public switched telephone network of the type operated by telephone companies like AT&T, MCI, General Telephone, Sprint, etc.

Lastly, central controller **200** includes a conventional server computer system that responds in near real time to requests for stored information. Central controller **200** also executes software to store and manage benefit information related to benefit providers; and to distribute the stored information upon request.

As shown in **FIG. 1**, an entity/user transmits a request using user input device **120**. The request initiates a process to locate, retrieve, and transmit to the entity/user benefit information which entity qualifies to take advantage of.

Central controller **200** receives the user's request via public switched telephone network **110**. Central controller **200** determines whether any benefit information **140** corresponding to the received benefit information request **130** exists. If so, central controller **200** retrieves the requested benefit information from a benefit information database, and sends the retrieved benefit information **140** to a user-specified location, such as user output device **150**. Those skilled in the art will recognize that user input device **120** and user output device **150** may be at different locations, in which case the request transmitted to central controller **200** would include an identity and/or location of user output device **150** to which benefit information should be sent. Additionally, as discussed below, users pre-register with central controller **200** before it will provide requested benefit information. As part of the registration process, the users may specify a preferred output device to which central controller **200** will transmit any requested benefit information.

FIG. 2 is a block diagram of the components of central controller **200**. Central controller **200** is connectable to a conventional network interface device **235**, to connect central controller **200** to public switched telephone network **110**. At the heart of central controller **200**

is CPU **205**. CPU **205** connects to RAM **215**, ROM **220**, and storage device **245**. CPU **205** represents one or more suitable microprocessors (such as the Pentium ® processor manufactured by Intel Corporation) or other electronic processing unit as is well known to those skilled in the art. RAM **215** and ROM **220** are also conventional. CPU **205**, RAM **215**, and ROM **220** are used in conventional ways to process requests for benefit information in accordance with stored instructions, i.e., computer software.

Storage device **245** is a conventional mass storage device such as a hard disk. It may also include multiple mass storage devices, including both read-write devices and write-once read many times devices like optical disk drives or other suitable medium. Storage device **245** includes a request processor **247** and multiple databases **250-270.**

Request processor **247** constitutes computer software executed by CPU **205** for processing the requests for benefit information. Using information maintained by databases **250-270,** CPU **205** processes requests for benefit information in accordance with instructions of request processor **247**.

Storage device **245** also includes a benefit information database **250**, an entity/user information database **260**, and a correlation database **270**. Databases **250-270** may include various types of database structures. The preferred database structure is a relational database because it provides rapid responses to requests for benefit information.

In general, benefit information database **250** stores benefit information offered by a plurality of goods, services, information, and value benefit providers. It generally includes a list of the certain specific governments, agencies, organizations, companies, etc. which are making available one or more certain specific benefits for targeted entities/users. Database **250** benefit information may be (1) gathered via phone, mail, FAX, e-mail, an internet, web sites, etc. from the benefit providers and/or (2) inputted directly into database **250** through electronic or other means by the benefit providers themselves and/or (3) gathered from or inputted directly by some other third-party intermediary acting on behalf of the benefit providers. Entity/User information database **260** contains demographic, geographic, and psychographic data information on entity/users who have registered to receive benefit information. Lastly, correlation database (or sub-database) **270** contains detailed specific information for each benefit offered by each benefit provider that permits CPU **205** to, (1) determine whether a particular benefit is or may be available for the possible use by a particular entity, and (2) to

readily retrieve correlation data for a specifically identified benefit. It is to be understood that any suitable electronic or other suitable means can be utilized for coupling CPU **205** to ROM **220**, RAM **215**, storage device **245**, and network interface **235**.

Significantly, in a preferred embodiment, the system is particularly advantageous in that it does not need and can be designed to omit generally unpopular, privacy-invasive entity/user identification information in order to provide the desired benefit information to entity/user. In such a preferred embodiment, the benefit information desired by user is readily supplied without user's name, social security number, street address, and other such "private" information being revealed by the entity/user. Alternatively, some or all of this "private" information may be required in order to obtain at least some of the entity/user desired benefit information and/or the benefits themselves.

The various hardware requirements for the system as described herein can generally be satisfied by any one of many commercially available high speed personal computers offered by companies such as Dell, Compaq, IBM, or Apple. The specific electronic and magnetic hard drive memory requirements for the system depend upon the volume of benefits to be tracked by the system as well as the number of entity users. Likewise, processing speed can be chosen to provide a suitable combination of speed and cost effectiveness for the anticipated demands to be placed upon the system. Alternatively, any other type of computer with sufficient processing speed and memory capability can also be used for the purposes of the invention

In a preferred embodiment, the system can be designed to operate with any specifically chosen computer operating system such as Windows, MS-DOS, Linux, UNIX, MAC OS, etc. In this regard, it should be understood that the system as disclosed herein is an "application program" which can be designed to operate with practically any conventional and commercially available computer operating system. Further, the system as designed herein can be implemented by any programmer of ordinary skill in the art using commercially available development tools for the operating systems described above.

It should be understood that the specific input data required to obtain benefit information can be varied as necessary, provided such data is sufficient to allow processor **205** to accurately obtain correlated benefit data. Information relating to entities, benefits, benefit providers, and correlation data may be arranged in storage device **245** in any convenient format or form. Suitable data structures and search routines for accomplishing this purpose are well

within the knowledge of those of ordinary skill in the art. Any suitable data structures and search routine may be used, provided that it enables processor **205** to search for and locate correlated benefit information applicable to a specific entity/user.

Accordingly, no attempt shall be made herein to describe all of the various organizational methods and programming techniques by which such information can be arranged and retrieved. Instead, **FIG. 2** merely shows one possible example of a manner in which the information could be organized for use in connection with the invention.

In a preferred embodiment, the system is capable of identifying benefit information formatted such that the user's benefits are listed under specific classes or categories such as: "Housing," "Education," "Medical," "Unemployment," "Travel," "New (benefits)," etc. Alternatively, the benefits may be listed according to their value to the user, the costs (if any) to utilize the benefits, ease of use of the benefits, expiration dates of the benefits, physical proximity of the user to the benefits and/or benefit providers, etc.

FIG. 3 is a flow chart of the general procedure **300** used by central controller **200** to provide benefit information using databases **250-270**. Central controller **200** first receives a request for benefit information from a user input device such as a computer or telephone (step **305**). Central controller **200** uses the input information to retrieve any benefit information from benefit information database **250** and benefit correlation database **270** (step **310**). Central controller **200** then outputs the located benefit information to a specified user output device (step **315**). The output device may be specified by the user as part of the initial request for benefit information or an output device specified for the user in user information database **260**. Further, central controller **200** charges user's credit or debit card(s) and updates billing information in user information database **260** to reflect the "purchase" (transmission) of requested benefit information.

It is to be understood that numerous other alternative charging/billing and income-generation methods may be used without detracting from the scope of the present invention, e.g.; supported by users via periodic subscription ("X" dollars per month, per year, etc,), flat-fee per use, per time interval (by the minute, hour, etc.), per benefit(s) received, a percentage of benefit(s) utilized, "900" caller/user pay phone number, etc.; and/or supported via one or more of the benefit providers on a per benefit viewed, per-benefit utilized basis, etc.; and/or supported via common online/offline advertising and marketing revenue sources; optionally

including ads and marketing messages placed within the body of personalized/customized printed, electronically stored, etc. benefit information "storage" devices (books, CDs, floppy disks, hard drives, etc.).

Alternatively, one or more benefit information listings and/or benefits and/or access to one or more entity/users and/or access to one or more benefit providers could be made available at no cost to one or more of the benefit providers and/or at no cost to one or more of the entity/users.

Suitable revenue structures and income generation methodologies for use in conjunction with the present invention are well within the knowledge of those of ordinary skill in the art. Accordingly, no attempt shall be made herein to describe all of the various income generation and charging/billing techniques which may be used in conjunction with the present invention.

FIG. 4 is a block diagram of the components of a benefit-information/benefit acquisition and distribution system **400**. As shown in **FIG. 4**, central controller **200** may receive a plurality of benefit information from a plurality of benefit providers (operating from a plurality of locations) **410**. These **411-419** benefit providers are shown listed by class ("Federal/National Gov't **411**," "State/Province Gov't **412**," "City/County Gov't **413**," etc.), but may also include any entity of any form or type which is offering one or more targeted benefits to one or more benefit seeking entities. Central controller **200** may be further connected by electronic or other means to a plurality of user input/output devices (operating from a plurality of locations) **420**. These **421-429** devices may be of the type shown ("Computer **421**," "Telephone **422**," FAX machine **423**," etc.), but may also include any device capable of allowing the system user to input the requisite entity data and receive the resultant benefit information output; optionally including said output to printing-enabled devices for the creation of a customized/personalized physically printed (report, book, etc.) or electronically printed (floppy-disk, CD, etc.) or electronically or otherwise stored (within a computer hard drive, etc.) permanent record of said benefit information. A plurality of benefit-seeking system users (located in a plurality of locations) **430** may be listed by "entity type" as shown in **FIG. 4** ("Individuals **431**," "Businesses **432**," "Governments **433**," etc.); but these benefit-seekers **431-437** may also include any entity type desiring to discover what, if any, benefits said entity qualifies for.

In one embodiment, the system is capable of allowing benefit provider(s) **410** to, where practicable, deliver their benefits directly through central controller **200** to benefit-seeking users **430** via printing-enabled input/output devices **420**. Generally, this is possible when the benefits provided include checks; monetary equivalents such as food stamps, certificates, coupons, rebates and the like; as well as "informational"-type benefits such as reports, books, etc.; and including floppy disks, CDs, etc. (where the benefit can be transmitted to and stored electronically).

It is to be understood that where terms such as " Federal," "State," "City," etc, are used in **410** in relation to governments that equivelant terms depending on the government entity(ies) applicable to a given system user are also included in the invention.

In another embodiment, central controller **200** may be utilized to assist system user **430** in obtaining one or more of the benefits **410** user qualifies for. This could include supplying any application or other forms required by the benefit providers in order to receive their offered benefits, assist in the completion and submission of said forms, etc. Such assistance is likely to further increase the already obvious advantages the present invention offers.

In a preferred embodiment, the system includes means to notify system users, via suitably enabled input/output devices **420**, of any modification or elimination of existing benefits; or the availability of any new benefits; or the pending modification or elimination of existing benefits; or pending availability of new benefits. In this way users **430** will be constantly kept up to date on the benefit(s) or benefit class(es) most important to them.

Another significant advantage of the present invention, besides the above obvious benefits, is the opportunity for the above-described system **100** to itself become a benefit provider. It may do so by having the system operator negotiate directly with benefit providers to offer their benefits to the system's entity/user database.

Thanks to the relatively short lead times required, an additional further advantage of the system is its ability to offer and provide benefits which may be created on short notice simply by adding the benefits and their corresponding correlation information to central controller **200**. This would enable both benefit providers and benefit seekers to take advantage of short-term opportunities and changing conditions. As an example, a city government might realize that a first-time homebuyer loan program they're offering is about to expire with unused funds still in the account.

The city could liberalize the terms/conditions of the loan program sufficiently to quickly induce, especially by utilizing the above described user update notification system, a sufficient number of additional buyers to use up the remainder of these targeted funds. This advantage of the system reveals another related advantage of the system; namely that benefit providers are now able to, when desired, "fine tune" the amount of--and rate of use of--their benefits simply by varying the terms and conditions of their benefits as needed in order to better meet the intentions and disbursement goals set for these benefits.

Again using the above city loan program example; if the funds were still not being used up quickly enough with the first interest rate cut, the city could reduce the interest rate another ½% and/or reduce the associated loan fees in order to induce even more buyers to quickly utilize the city's loan program. Through this marketplace-sensitive, quasi- "benefit-auction" use of the system, the common problems of "left over money/benefits" and "more qualified benefit seekers than money/benefits available to supply them" can effectively be remedied.

EXAMPLE

An example of one embodiment of the present invention in use for a given entity will help better explain some of the unique aspects of the invention. In this brief scenario, the entity is an individual named "Dawn," an Internet surfer who has recently signed on the service provided in accordance with the present invention and who now is seeking to find out what benefits she is entitled to receive. Dawn logs her computer onto the network host utilizing interface management software provided by the network host (or dials into system via her telephone). Dawn then completes a personal profile questionnaire asking her for demographic, geographic, and psychographic data. These may include such questions as Dawn's city or zip code, her income, marital/familial status, education, housing (renter, owner); type of housing: apartment, single-family home, co-op, townhome; birth date, nationality, occupation, any medical conditions or health needs, etc.; as well as her personal hopes, dreams, and interests/preferences.

Upon her direct (no other human involvement) submission of this profile (e.g., by "clicking" on the indicated "submit request" or similar icon; or via an interactive voice response unit [IVRU], etc.), the interface formats these parameters and transmits her request for benefits to the network host. The network host, through network software, accesses the

network database(s); which is (are) updated in substantially real time with previously gathered benefit information concerning various benefits available from various benefit providers. The network host then processes the information into a usable protocol that enables the entity interface management software to provide the data to Dawn in an appropriate presentation. Dawn's computer (or telephone, FAX machine, etc.) then receives the processed information from the network host and displays the benefit information for her in real time.

For example, the benefits she qualifies for could include a zero-down payment, first-time home-buyer program offered by her city or state (helpful since she's tired of renting and is getting married soon), printing off the loan application and accompanying city certificate for her probable use; an SBA micro-loan program for women entrepreneurs (maybe starting her own business is the way to go); notice of an upcoming customs sale (Dawn's heard there's some real money to be made reselling that stuff); a great deal at the local music store on a new piano (she's always wanted to take lessons); a federally-sponsored program that buys up old "clunker" cars to reduce air pollution (her smog-belching car is on its last legs); a reduced-rate, new-car loan program available from the local car dealership for recent college grads (she'll have to replace her clunker somehow), details about which she stores to a floppy disk; federal prescription program for the infirm (something her aunt could really use); notice of next month's upcoming county tax-defaulted real estate sale (to go along with her zero down home loan), which list of properties Dawn stores to her hard drive; and a "two-for-one" ticket sale at the local opera (could be just the incentive needed to get Dawn's fiancée to at least give opera a chance), the coupon for which she prints off to take with her to the opera house.

Optionally, Dawn may request real time updates of the benefit information via such means as e-mail, FAX, pager, hard-line or web-enabled phone, PDA (Personal Digital Assistants such as the Palm®), etc. Then, the benefit information applicable to her will be automatically updated as the information gathered from the benefit providers is updated. Such updates may also occur as, for example, due to the passage of time as when Dawn reaches various ages; since a number of benefits are generally known to be at least partially age-based. In addition, Dawn's profile may be adjusted and updated from time to time by Dawn and/or the system operator. The result is that Dawn has real time or near real time access in a readily understandable format, on a single display screen (or other single "benefit touch point") of all

the benefits for which she is qualified to receive. Regardless of the source(s) of those benefit(s).

The service provided by the present invention can be offered with a variety of entity-pay and/or benefit providers-pay and/or advertisers/sponsors-pay options; or can be offered free to the entity and/or free to one or more of the benefit providers.

The many features and advantages of the present invention are apparent from the detailed specification, and thus, it is intended by the claims to cover all such features and advantages of the invention which fall within the true spirit and scope of the present invention.

While the invention has been described in connection with what is presently considered to be the most practical and preferred embodiment, it is understood that the invention is not to be limited to the disclosed embodiment. This description is not intended to be exhaustive or to limit the invention to the precise form disclosed. For example, although the preferred instantiation of the equipment or "viewer" the entity/user uses to communicate with comprises a general-purpose desktop computer or the like, other equipment (e.g., a television with set-top box, telephone, FAX machine, or a dedicated display device) could be used instead. Moreover, although the preferred instantiation of the "viewer" is connected to the other components of system 100 via the public switched phone network 110, other forms and sub-forms of connection (e.g., an internet, cable TV, satellite/electronic broadcast, on-line systems, local-area networks, wide-area networks; as well as via physically distributed and individualized/personalized "books," "floppy" disks, CD-ROMS, etc.) are also readily supported.

The present invention thus provides a practical and economically feasible system for benefit providers to provide their benefits to those targeted entities qualified/eligible/entitled to receive them; while at the same time allowing benefit seekers to finally have access to (and optimally, to use) up to all the many benefits for which they're qualified/eligible/entitled to receive. This is accomplished by providing both benefit providers and benefit seekers with a simple means and mechanism to more quickly, easily, and efficiently come together for the mutual benefit of both.

Furthermore, since numerous modifications and variations will readily occur to those skilled in the arts once this invention is known to the arts, it is not desired that the present invention be limited to the exact construction, operation, and implementation illustrated and